

WE CLAIM:

Part A1

1 1. A method, comprising:
2 identifying a product associated with a first rebate;
3 determining a second rebate associated with the product; and
4 offering a consumer the second rebate in exchange for the first rebate.

1 2. The method of claim 1, wherein the second rebate has at least a first term
2 based on a term of the first rebate.

1 3. The method of claim 1, wherein the second rebate has at least a first condition
2 based on a condition of the first rebate.

1 4. The method of claim 1, wherein the first rebate is a manufacturer rebate and
2 the second rebate is a POS rebate.

1 5. The method of claim 1, further comprising:
2 receiving an acceptance of the second rebate from the consumer.

1 6. The method of claim 1, further comprising redeeming the second rebate for
2 compensation, the compensation including at least one of: (i) an alternative product;
3 (ii) a retailer credit; (iii) a price reduction; (iv) a coupon; (v) a certificate; and (vi)
4 cash.

1 7. The method of claim 6, wherein offering and redeeming is performed at the
2 same terminal.

1 8. The method of claim 6, wherein offering is performed at a first terminal and
2 redeeming is performed at a second terminal.

1 9. The method of claim 6, wherein redeeming further includes at least one of: (i)
2 issuing a credit; (ii) crediting an account; and (iii) recording credit on a transaction
3 card.

1 10. The method of claim 9, wherein the account is at least one of: (i) a retail store
2 account; (ii) a credit card account; and (iii) a bank account.

1 11. The method of claim 6, wherein the compensation is modified at the time of a
2 subsequent transaction and is based at least in part upon a product included in the
3 subsequent transaction.

1 12. The method of claim 1, wherein the second rebate includes at least a first term
2 and at least a first condition, the method further comprising updating the at least first
3 term and the at least first condition based on information received from a
4 manufacturer of the product.

1 13. The method of claim 12, wherein updating is performed based on redemption
2 statistics.

1 14. The method of claim 12, wherein the second rebate includes at least one term
2 determined based on consumer purchasing characteristics.

1 15. The method of claim 14, wherein the consumer purchasing characteristics
2 include at least one of: (i) a purchase frequency; (ii) a total purchase value; and (iii) a
3 rebate redemption rate.

1 16. The method of claim 6, wherein redeeming includes further determining at
2 least a first term and at least a first condition associated with the second rebate.

1 17. The method of claim 1, wherein the second rebate is defined by at least a first
2 redemption condition, the method further comprising:

3 receiving a commitment from the consumer to comply with the at least first
4 redemption condition; and

5 providing a value of the second rebate offer to the consumer.

1 18. The method of claim 17, wherein the commitment from the consumer includes
2 information identifying a payment account and a penalty amount, the method further
3 comprising:

4 applying the penalty amount to the payment account if the consumer fails to
5 comply with the redemption condition.

1 19. The method of claim 18, wherein the penalty amount is equal to the value of
2 the second rebate.

1 20. The method of claim 6, wherein the second rebate includes at least a first
2 condition identifying a number of consumer visits required before redeeming.

1 21. The method of claim 1, wherein a value of the second rebate is established at a
2 point of sale based at least in part on information about a purchase transaction.

1 22. The method of claim 1, wherein a value of the second rebate increases for
2 subsequent visits.

1 23. The method of claim 1, wherein the second rebate includes at least a value of
2 the second rebate and wherein the value increases for subsequent visits, and includes a
3 final value of zero indicating expiration of the second rebate.

1 24. The method of claim 1, wherein the second rebate includes a condition
2 indicating a required redemption time.

1 25. The method of claim 24, wherein the second rebate includes a value of the
2 second rebate and wherein the value decreases as redemption time increases.

1 26. The method of claim 24, wherein a value of the second rebate increases for
2 later redemption times.

1 27. The method of claim 24, wherein a value of the second rebate decreases for
2 later redemption times.

1 28. The method of claim 1, further comprising determining a retailer
2 reimbursement value.

1 29. In a system for processing rebates, a computer-readable media for storing data
2 for access by a point-of-sale terminal, comprising:
3 a rebate data structure stored in the computer-readable medium, the data
4 structure including information used by the point-of-sale terminal and including:
5 a product identification field;
6 a manufacturer rebate identification field associated with the product
7 identification field; and
8 a POS rebate identification field associated with the manufacturer rebate
9 identification field.

1 30. The computer readable media of claim 29, wherein the rebate data structure
2 further includes a POS rebate amount field and a POS rebate condition field
3 corresponding to the POS rebate field.

1 31. The computer readable media of claim 29, further comprising a consumer data
2 structure including a consumer identification field associated with the POS rebate
3 identification field. *a*

1 32. The computer readable media of claim 31, wherein the consumer data
2 structure further includes a consumer contact information field.

1 33. The computer readable media of claim 29, wherein the data structure further
2 includes a field storing consumer statistics.

34. ~~A method of processing rebates, comprising:~~
1 *2* identifying a first rebate associated with a product;
2 determining an alternative rebate associated with the product;
3 accepting input indicative of a selection of the alternative rebate; and if
4 selected,
5 issuing the alternative rebate to the consumer.

35. The method of claim *34*, wherein identifying a first rebate is performed by
1 entering product information at a point of sale terminal.

36. The method of claim *34*, wherein a value of the alternative rebate is updated
1 periodically.

37. The method of claim *34*, wherein a value term of the alternative rebate is updated
1 after a predetermined number of purchases.

38. The method of claim *34*, further comprising redeeming the alternative rebate
1 for a credit in the same transaction in which the alternative rebate is issued.

39. The method of claim *34*, further comprising redeeming the alternative rebate
1 in a subsequent transaction.

1 ~~1~~⁴⁰. A method, comprising:

2 ~~2~~³. identifying a product;

3 identifying a first rebate and a second rebate associated with the product;

4 receiving an acceptance of the second rebate from a consumer;

5 issuing the second rebate to the consumer; and

6 receiving a request from the consumer to redeem the second rebate.

1 ~~1~~⁴¹. The method of claim ~~40~~³⁵, further comprising:

2 redeeming the second rebate if the consumer has satisfied at least a first

3 condition associated with the second rebate.

1 ~~1~~⁴². The method of claim ~~41~~³⁵, further comprising:

2 providing a value to the consumer if the consumer has satisfied the at least

3 first condition.

1 ~~1~~⁴⁵. The method of claim ~~40~~³⁵, wherein the second rebate is issued at a retail point of

2 sale.